



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [WSFS FINANCIAL CORPORATION](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [15,376,096](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WSFS FINANCIAL CORPORATION](#)

[500 DELAWARE AVENUE](#)

[WILMINGTON, DE 19801](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	14,702,740	12,878,563	13,081,876	11,453,951	7,038,013
Net income (\$000)	215,155	54,961	114,774	148,809	134,743
Number of BHCs in peer group	132	130	128	125	154

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)	2.96	2.65	73	3.56	2.80	88	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62
+ Non-interest income	1.23	1.09	63	1.53	1.21	70	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92
- Overhead expense	2.63	2.21	81	2.85	2.59	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
- Provision for credit losses	-0.99	-0.12	0	1.60	0.66	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
+ Securities gains (losses)	0	0.01	66	0.06	0.03	75	0.07	0.02	87	0	0.01	60	0	0	60
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.60	1.76	90	0.71	0.91	32	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95
Net operating income	1.95	1.34	89	0.57	0.70	32	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94
Net income	1.95	1.34	89	0.57	0.71	31	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.46	3.12	71	4.43	3.64	90	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83
Interest expense	0.18	0.26	37	0.46	0.58	38	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47
Net interest income (tax equivalent)	3.27	2.85	78	3.97	3.05	90	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.12	79	0.07	0.28	22	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89
Earnings coverage of net loan and lease losses (X)	11.86	26.30	36	48.85	20.97	85	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.32	53	2.49	1.58	86	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33
Allowance for loan and lease losses / Total loans and leases	1.29	1.30	54	2.45	1.55	87	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.58	42	0.30	0.71	16	0.49	0.71	36	0.30	0.57	21	0.66	0.57	65
30–89 days past due loans and leases / Total loans and leases	0.25	0.29	52	0.54	0.37	77	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48
Liquidity and Funding															
Net noncore funding dependence	-8.64	-3.31	32	-0.43	6.19	34	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55
Net short-term noncore funding dependence	-10.25	-9.17	36	-1.89	-2.71	46	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61
Net loans and leases / Total assets	52	58.81	27	66.92	63	56	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Capitalization															
Tier 1 leverage ratio	10.09	9.07	78	10.30	9.05	83	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55
Holding company equity capital / Total assets	12.41	10.79	75	13.47	11.12	83	12.50	11.16	71	15.10	12.43	83	11.32	11.21	52
Total equity capital (including minority interest) / Total assets	12.40	10.91	72	13.46	11.24	82	12.48	11.29	69	15.09	12.57	82	11.32	11.30	50
Common equity tier 1 capital / Total risk-weighted assets	13.69	12.64	71	12.57	12.26	62	11.87	12.38	46	12.65	12.17	67	10.95	12.37	29
Net loans and leases / Equity capital (X)	4.19	5.47	24	4.97	5.73	35	5.02	5.58	39	4.60	5.21	34	5.96	6.70	36
Cash dividends / Net income	8.39	27.22	15	33.33	49.74	36	21.23	42.30	22	15.10	33.12	17	9.83	24.05	28
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			35.12	
Growth Rates															
Assets	11.18	9.51	61	12.69	16.67	42	16.95	16.68	55	69.08	9.26	96	3.56	9.35	29
Equity capital	2.44	7.52	23	0.35	6.54	20	-3.17	6.99	9	125.39	10.49	99	13.33	12.50	66
Net loans and leases	-13.60	-0.66	4	8.27	12.75	42	5.70	9.07	43	74.02	9.10	95	1.70	10.51	14
Noncore funding	-39.34	-21.64	23	-41.32	-6.57	7	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	7.75	10.65	51	5.30	13.73	35	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82
Equity investment in subsidiaries / Equity capital	105.32	103.15	68	103.98	103.27	60	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	31.31	155.61	9	339.27	142.45	94	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	286,741	330,009	444,156	453,761	260,506	-13.11	104.24
Income from lease financing receivables.....	14,216	11,648	16,238	9,459	0	22.05	
Fully taxable income on loans and leases.....	300,786	341,477	460,156	462,958	260,171	-11.92	115.07
Tax-exempt income on loans and leases.....	171	180	238	262	335	-5.00	-68.39
Estimated tax benefit on income on loans and leases.....	732	722	968	980	1,151	1.26	-63.50
Income on loans and leases (tax equivalent).....	301,689	342,379	461,362	464,200	261,657	-11.88	111.86
Investment interest income (tax equivalent).....	41,363	40,807	53,179	53,205	30,649	1.36	165.81
Interest on balances due from depository institutions.....	1,269	310	480	3,396	451	309.35	126800.00
Interest income on other earning assets.....	66	487	535	1,507	1,573	-86.45	-94.38
Total interest income (tax equivalent).....	344,387	383,983	515,556	522,308	294,330	-10.31	116.41
Interest on time deposits of \$250K or more	915	2,575	3,170	5,191	2,281	-64.47	
Interest on time deposits < \$250K.....	6,300	15,212	18,910	20,829	11,344	-58.59	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,609	15,028	17,182	34,055	15,443	-69.33	27.60
Interest on other borrowings and trading liabilities.....	6,385	7,339	9,188	16,069	17,431	-13.00	-31.79
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	18,209	40,154	48,450	76,144	46,499	-54.65	13.13
Net interest income (tax equivalent).....	326,178	343,829	467,106	446,164	247,831	-5.13	128.03
Non-interest income.....	135,373	147,664	190,146	160,455	152,028	-8.32	84.96
Adjusted operating income (tax equivalent)	461,551	491,493	657,252	606,619	399,859	-6.09	113.45
Overhead expense.....	289,568	275,595	368,456	411,981	235,285	5.07	109.78
Provision for credit losses.....	-109,624	154,116	153,180	25,560	13,170		
Securities gains (losses)	331	5,923	9,076	333	21	-94.41	-82.49
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	286,567	68,635	146,107	195,586	172,155	317.52	296.78
Applicable income taxes	70,610	14,181	31,636	46,452	36,055	397.92	194.16
Tax equivalent adjustments	753	875	1,151	1,216	1,357	-13.94	-66.52
Applicable income taxes (tax equivalent).....	71,363	15,056	32,787	47,668	37,412	373.98	171.83
Minority interest	49	-1,382	-1,454	-891	0		
Net income before discontinued operations, net of minority interest	215,155	54,961	114,774	148,809	134,743	291.47	368.03
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	215,155	54,961	114,774	148,809	134,743	291.47	368.03
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	215,204	53,579	113,320	147,918	134,743	301.66	368.14
Investment securities income (tax equivalent).....	41,363	40,807	53,179	53,205	30,649	1.36	165.81
US Treasury and agency securities (excluding mortgage-backed securities)	2,098	510	1,142	0	0	311.37	770.54
Mortgage-backed securities	37,157	37,454	48,377	48,954	26,065	-0.79	218.73
All other securities	2,108	2,843	3,660	4,251	4,584	-25.83	-42.43
Cash dividends declared.....	18,058	18,319	24,369	22,463	13,249	-1.42	232.13
Common	18,058	18,319	24,369	22,463	13,249	-1.42	232.13
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.12	2.90	66	3.98	3.35	86	3.94	3.27	87	4.56	4	85	4.18	4.08	62
Less: Interest expense	0.17	0.24	36	0.42	0.54	38	0.37	0.48	39	0.66	0.98	27	0.66	0.75	37
Equals: Net interest income (tax equivalent)	2.96	2.65	73	3.56	2.80	88	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62
Plus: Non-interest income	1.23	1.09	63	1.53	1.21	70	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92
Equals: adjusted operating income (tax equivalent)	4.19	3.80	75	5.09	4.06	87	5.02	4.04	88	5.30	4.41	85	5.68	4.27	91
Less: Overhead expense	2.63	2.21	81	2.85	2.59	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
Less: Provision for credit losses	-0.99	-0.12	0	1.60	0.66	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	64	0.06	0.03	76	0.07	0.02	87	0	0.01	60	0	0	60
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.60	1.76	90	0.71	0.91	32	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95
Less: Applicable income taxes (tax equivalent)	0.65	0.41	90	0.16	0.21	33	0.25	0.23	55	0.42	0.36	67	0.53	0.32	94
Less: Minority interest	0	0	82	-0.01	0	0	-0.01	0	0	-0.01	0	1	0	0	46
Equals: Net operating income	1.95	1.34	89	0.57	0.70	32	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.95	1.34	89	0.57	0.71	31	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94
Memo: Net income (last four quarters)	1.90	1.30	88	0.79	0.81	45	0.88	0.82	52	1.30	1.19	58	1.91	1.22	94
Net income—BHC and noncontrolling (minority) interest	1.95	1.35	89	0.55	0.72	30	0.87	0.83	52	1.29	1.20	57	1.91	1.22	94
Margin Analysis															
Average earning assets / Average assets	90.33	93.09	17	89.72	92.11	19	90.09	92.32	21	87.57	91.05	15	86.40	93.23	1
Average interest-bearing funds / Average assets	59.59	61.98	41	62.61	64.67	44	62.73	64.06	46	63.06	65.57	40	67.70	70.70	36
Interest income (tax equivalent) / Average earning assets	3.46	3.12	71	4.43	3.64	90	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83
Interest expense / Average earning assets	0.18	0.26	37	0.46	0.58	38	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47
Net interest income (tax equivalent) / Average earning assets	3.27	2.85	78	3.97	3.05	90	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82
Yield or Cost															
Total loans and leases (tax equivalent)	4.68	4.07	82	5.02	4.35	86	5.04	4.27	87	5.79	5.09	84	5.35	4.85	83
Interest-bearing bank balances	0.12	0.13	24	0.13	0.36	6	0.10	0.27	3	5.87	2.04	99	1.38	1.88	20
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			1.50	
Trading assets		0.45			0.65			0.60			0.99			0.70	
Total earning assets	3.45	3.09	74	4.42	3.61	90	4.36	3.51	91	5.20	4.36	88	4.82	4.33	84
Investment securities (tax equivalent)	1.68	1.77	46	2.48	2.36	63	2.34	2.25	60	2.86	2.76	61	2.75	2.69	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.21	1.23	49	0.70	1.85	7	0.87	1.75	15		2.32			2.20	
Mortgage-backed securities	1.50	1.55	47	2.50	2.17	84	2.35	2.05	78	2.77	2.61	71	2.49	2.44	61
All other securities	2.90	2.85	57	3.03	3.28	45	3.01	3.24	45	3.04	4.06	19	2.96	3.74	23
Interest-bearing deposits	0.19	0.22	50	0.59	0.60	55	0.52	0.53	54	0.92	1.10	36	0.76	0.85	43
Time deposits of \$250K or more	0.84	0.70	68	1.66	1.53	58	1.58	1.42	63	2.26	1.96	72	1.58	1.57	43
Time deposits < \$250K	0.88	0.67	73	1.70	1.47	67	1.62	1.36	69	1.76	1.82	42	1.64	1.42	71
Other domestic deposits	0.08	0.16	30	0.32	0.41	39	0.26	0.36	40	0.64	0.93	31	0.49	0.64	41
Foreign deposits		0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos		0.18		1.34	0.71	85	1.34	0.62	85	2.19	1.86	64	1.89	1.03	79
Other borrowed funds and trading liabilities	3.16	1.29	93	3.14	1.54	92	3.23	1.50	92	2.90	2.38	76	2.33	2.10	76
All interest-bearing funds	0.28	0.38	32	0.66	0.82	37	0.59	0.74	37	1.05	1.49	26	0.98	1.06	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	135,373	147,664	190,146	160,455	152,028
Fiduciary activities income	41,454	32,851	45,657	39,533	36,716
Service charges on deposit accounts - domestic	17,430	15,500	21,216	24,344	19,941
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	3,504	2,163	3,314	2,759	2,617
Insurance activities revenue.....	1,776	0	3	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	586	238	525	192	-110
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	22,789	46,862	55,162	13,657	12,926
Other non-interest income.....	47,834	50,050	64,269	79,970	79,938
Total overhead expenses	289,568	275,595	368,456	411,981	235,285
Personnel expense.....	158,186	144,038	195,246	209,922	124,341
Net occupancy expense.....	35,589	40,422	56,132	66,097	32,416
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	7,949	8,236	10,936	9,687	2,832
Other operating expenses.....	87,844	82,899	106,142	126,275	75,696
Fee income on mutual funds and annuities.....	2,738	1,809	2,597	2,104	1,999
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,851	1,827	1,838	1,782	1,177
Average personnel expense per employee.....	85.46	78.84	106.23	117.80	105.64
Average assets per employee.....	7,943.13	7,049.02	7,117.45	6,427.58	5,979.62

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.02	2.14	52	1.23	2.09	44	1.37	2.02	46	1.31	2.72	39	1.31	1.69
Overhead expenses / Net Interest Income + non-interest income	62.84	58.85	67	56.17	62.06	29	56.16	62.28	30	68.05	61.29	76	59.04	61.22
Percent of Average Assets														
Total overhead expense	2.63	2.21	81	2.85	2.59	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58
Personnel expense.....	1.43	1.23	72	1.49	1.30	69	1.49	1.30	68	1.83	1.41	84	1.77	1.46
Net occupancy expense.....	0.32	0.24	83	0.42	0.26	93	0.43	0.26	94	0.58	0.28	97	0.46	0.31
Other operating expenses.....	0.87	0.72	77	0.94	0.95	68	0.89	0.94	65	1.19	0.97	77	1.12	0.79
Overhead less non-interest income	1.40	1.08	75	1.32	1.27	55	1.36	1.25	58	2.20	1.32	92	1.18	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.74	58.34	69	56.07	61.60	29	56.06	61.82	30	67.91	60.64	78	58.84	60.51
Personnel expense.....	34.27	32.89	57	29.31	32.31	28	29.71	32.36	29	34.61	32.39	60	31.10	34.42
Net occupancy expense.....	7.71	6.26	75	8.22	6.55	78	8.54	6.58	79	10.90	6.52	96	8.11	7.33
Other operating expenses.....	20.75	18.68	70	18.54	22.16	40	17.81	22.28	34	22.41	21.20	68	19.64	18.28
Total non-interest income	29.33	28.20	58	30.04	28.52	59	28.93	28.83	56	26.45	29.23	54	38.02	20.30
Fiduciary activities income	8.98	2.27	92	6.68	2.06	90	6.95	2.09	89	6.52	1.97	88	9.18	1.95
Service charges on domestic deposit accounts	3.78	3.25	56	3.15	3.23	49	3.23	3.27	48	4.01	3.88	50	4.99	3.58
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.03
Investment banking fees and commissions.....	0.76	2.46	34	0.44	2.59	29	0.50	2.46	30	0.45	3.54	24	0.65	0.85
Insurance activities revenue.....	0.38	0.38	70	0	0.41	12	0	0.41	24	0	0.47	11	0	0.46
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.49
Net servicing fees	0.13	0.56	43	0.05	-0.04	59	0.08	0.01	62	0.03	0.28	39	-0.03	0.52
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	4.94	3.64	72	9.53	3.74	85	8.39	3.92	82	2.25	1.86	66	3.23	1.98
Other non-interest income.....	10.36	9.39	66	10.18	9.49	64	9.78	9.65	61	13.18	10.04	72	19.99	7.05
Overhead less non-interest income	33.41	29.67	54	26.03	31.97	29	27.13	31.93	32	41.46	31.06	82	20.82	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.64	21.49	83	20.66	18.64	60	21.65	18.63	68	23.75	20.56	76	20.94	18.37
Applicable income tax + TE / Pretax net operating income + TE	24.90	23.11	75	21.94	22.16	42	22.44	21.18	52	24.37	23.23	65	21.73	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	6,311,072	6,790,172	6,689,394	6,686,898	3,805,947	-7.06	76.58	
Commercial and industrial loans	1,175,937	2,130,731	1,960,184	1,291,643	945,575	-44.81	44.98	
Loans to individuals	289,072	360,038	340,192	380,458	164,994	-19.71	329.68	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	5,832	4,754	4,449	4,896	4,807	22.68	-37.58	
Other loans and leases	336,886	239,345	260,008	201,160	14,801	40.75	1935.07	
Less: Unearned income	18,069	37,529	31,947	9,143	7,348	-51.85	124.32	
Loans and leases, net of unearned income	8,100,730	9,487,511	9,222,280	8,555,912	4,928,776	-14.62	81.21	
Less: Allowance for loan and lease losses	104,871	232,726	228,804	47,576	39,539	-54.94	168.71	
Net loans and leases	7,995,859	9,254,785	8,993,476	8,508,336	4,889,237	-13.60	80.44	
Debt securities that reprice or mature in over 1 year	4,334,921	2,447,386	2,639,660	2,075,866	1,354,011	77.12	364.58	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,330,780	11,702,171	11,633,136	10,584,202	6,243,248	5.37	129.84	
Interest-bearing bank balances	1,405,332	610,259	1,138,788	83,911	25,875	130.28	4407.01	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	233	1,152	1,144	2,649	1,018	-79.77	-97.41	
Trading assets	0	0	0	0	0			
Total earning assets	13,736,345	12,313,582	12,773,068	10,670,762	6,270,141	11.55	154.13	
Non-interest-bearing cash and due from depository institutions	603,440	451,551	506,863	487,841	594,882	33.64	-22.86	
Premises, fixed assets, and leases	238,047	250,419	247,399	270,581	44,881	-4.94	406.25	
Other real estate owned	2,195	3,000	3,061	2,605	2,668	-26.83	-32.09	
Investment in unconsolidated subsidiaries	6,904	7,413	6,029	6,874	2,011	-6.87	53.05	
Intangible and other assets	789,169	804,150	797,500	817,639	334,287	-1.86	104.79	
Total assets	15,376,096	13,830,108	14,333,914	12,256,302	7,248,870	11.18	132.00	
Quarterly average assets	15,118,281	13,573,893	13,691,815	12,195,619	7,134,202	11.38	144.23	
Average loans and leases (YTD)	8,601,748	9,098,601	9,162,040	8,014,470	4,894,518	-5.46	115.74	
Memoranda								
Loans held-for-sale	81,549	152,453	197,541	83,872	25,318	-46.51	33.25	
Loans not held-for-sale	8,019,181	9,335,058	9,024,739	8,472,040	4,903,458	-14.10	81.87	
Real estate loans secured by 1–4 family	1,764,350	2,154,994	2,110,100	2,204,711	1,068,414	-18.13	69.27	
Commercial real estate loans	4,519,867	4,596,331	4,544,315	4,443,428	2,689,748	-1.66	81.68	
Construction and land development	797,745	696,964	743,159	598,407	320,840	14.46	265.06	
Multifamily	377,958	514,555	448,733	601,301	139,304	-26.55	134.49	
Nonfarm nonresidential	3,344,164	3,384,812	3,352,423	3,243,720	2,229,604	-1.20	58.63	
Real estate loans secured by farmland	26,855	38,847	34,979	38,759	47,785	-30.87	-39.01	
Total investment securities	4,335,154	2,448,538	2,640,804	2,078,515	1,355,029	77.05	359.86	
U.S. Treasury securities	0	0	0	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	220,998	178,627	232,107	0	0	23.72	779.59	
Municipal securities	91,673	113,115	111,246	131,600	149,950	-18.96	-44.40	
Mortgage-backed securities	4,021,983	2,156,295	2,296,950	1,944,914	1,205,079	86.52	441.99	
Asset-backed securities	0	0	0	0	0			
Other debt securities	500	501	501	2,001	0	-0.20		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	4,242,981	2,334,922	2,529,057	1,944,914	1,205,079	81.72	445.49	
U.S. Treasury securities	0	0	0	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	220,998	178,627	232,107	0	0	23.72	779.59	
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	4,021,983	2,156,295	2,296,950	1,944,914	1,205,079	86.52	441.99	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0		-100.00	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	3,728	4,503	4,680	3,024	-519	-17.21	-20.36	
Available-for-sale securities appreciation (depreciation)	-15,125	90,381	78,793	35,432	-19,148			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,071,322	1,576,400	1,295,135	1,048,959	915,033	31.40	245.94	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,978,050	992,429	1,073,570	849,433	781,973	300.84	534.99
NOW, ATS and transaction accounts	3,366,444	711,086	774,833	620,143	475,529	373.42	686.55
Time deposits less brokered deposits < \$250K	851,521	889,841	836,126	1,035,200	460,918	-4.31	
MMDA and other savings accounts	4,400,313	8,374,646	8,784,836	6,581,572	3,587,346	-47.46	43.60
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,596,328	10,968,002	11,469,365	9,086,348	5,305,766	14.85	190.83
Time deposits of \$250K or more	128,772	180,584	170,894	258,030	143,646	-28.69	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	195,000	157,975	-100.00	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	20,976	38,515	27,013	49,462	313,739	-45.54	-97.34
Other borrowings w/remaining maturity over 1 year	147,881	98,768	246,617	177,815	161,063	49.73	-29.16
Brokered deposits < \$250K	42,461	242,759	216,405	242,479	191,019	-82.51	
Noncore funding	340,090	560,626	660,929	922,786	967,442	-39.34	-77.02
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	67,011	67,011	67,011	67,011	67,011	0.00	0.00
Other liabilities	465,969	373,167	347,129	330,666	87,731	24.87	714.10
Total liabilities	13,469,398	11,968,806	12,544,434	10,406,811	6,427,950	12.54	126.93
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	577	576	576	575	569	0.17	-0.52
Common surplus	1,056,614	1,051,627	1,053,022	1,049,064	349,810	0.47	222.98
Retained earnings	1,174,511	923,651	977,414	917,377	791,031	27.16	92.18
Accumulated other comprehensive income	-15,486	66,595	56,007	23,501	-15,394		
Other equity capital components	-307,321	-178,950	-295,293	-140,211	-305,096		
Total holding company equity capital	1,908,895	1,863,499	1,791,726	1,850,306	820,920	2.44	175.85
Noncontrolling (minority) interest in subsidiaries	-2,197	-2,197	-2,246	-815	0		
Total equity capital, including minority interest	1,906,698	1,861,302	1,789,480	1,849,491	820,920	2.44	175.53
Total liabilities and capital	15,376,096	13,830,108	14,333,914	12,256,302	7,248,870	11.18	132.00
Memoranda							
Non-interest-bearing deposits	4,133,945	3,196,967	3,415,021	2,189,573	1,626,252	29.31	232.01
Interest-bearing deposits	8,633,616	8,194,378	8,441,643	7,397,284	4,014,179	5.36	147.49
Total deposits	12,767,561	11,391,345	11,856,664	9,586,857	5,640,431	12.08	169.72
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,791,726	1,850,306	1,850,306	820,920	724,345		
Accounting restatements	0	-30,368	-30,368	0	0		
Net income	215,155	54,961	114,774	148,809	134,743		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,776	3,313	4,709	11,363	13,545		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	13,211	39,488	155,832	97,186	31,202		
Changes incident to business combinations	0	0	0	949,968	0		
Less: Dividends declared	18,058	18,319	24,369	22,463	13,249		
Change in other comprehensive income	-71,493	43,094	32,506	38,895	-7,262		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,908,895	1,863,499	1,791,726	1,850,306	820,920		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	41.04	36.06	60	49.10	36.66	74	46.67	36.22	71	54.56	37.78	78	52.50	53.63	45
Commercial and industrial loans	7.65	11.11	30	15.41	14.40	54	13.68	13.52	50	10.54	12.02	43	13.04	11.42	65
Loans to individuals	1.88	3.60	55	2.60	3.57	58	2.37	3.40	58	3.10	4.20	54	2.28	2.65	69
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0.04	0.21	51	0.03	0.20	48	0.03	0.19	48	0.04	0.24	50	0.07	0.47	49
Other loans and leases.....	2.19	4.26	34	1.73	4.66	26	1.81	4.63	26	1.64	5.01	21	0.20	2.64	18
Net loans and leases.....	52	58.81	27	66.92	63	56	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Debt securities over 1 year.....	28.19	18.32	81	17.70	14.80	69	18.42	15.55	64	16.94	14.60	62	18.68	13.20	78
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	80.19	78.17	51	84.61	79.07	65	81.16	78.16	54	86.36	79.65	70	86.13	87.24	34
Interest-bearing bank balances	9.14	9.37	54	4.41	6.40	37	7.94	7.51	55	0.68	3.06	20	0.36	2.30	14
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0	1.51	2	0.01	1.85	2	0.01	1.68	2	0.02	1.91	3	0.01	2.14	5
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	89.34	91.57	23	89.03	90.87	24	89.11	91.05	23	87.06	89.53	23	86.50	92.24	1
Non-interest cash and due from depository institutions.....	3.92	0.99	99	3.26	1.03	99	3.54	1.07	99	3.98	1.14	99	8.21	1.25	99
Other real estate owned.....	0.01	0.01	66	0.02	0.03	58	0.02	0.02	62	0.02	0.03	52	0.04	0.04	63
All other assets.....	6.74	7.39	43	7.70	8.03	47	7.35	7.82	42	8.96	9.27	48	5.30	6.39	34
Memoranda															
Short-term investments	9.14	12.31	41	4.42	10.21	27	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	1.44	0.75	77	1.29	0.59	80	1.62	0.63	84	0	0.54	13	0	1.67	7
Municipal securities	0.60	1.70	46	0.82	1.60	48	0.78	1.69	48	1.07	1.34	57	2.07	2.66	53
Mortgage-backed securities	26.16	13.46	89	15.59	11.20	74	16.02	11.75	70	15.87	11.44	77	16.62	8.73	85
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0	0.51	23	0	0.40	25	0	0.42	26	0.02	0.39	34	0	0.52	16
Loans held-for-sale.....	0.53	0.50	72	1.10	0.52	80	1.38	0.52	85	0.68	0.39	74	0.35	0.29	76
Loans held for investment	52.15	58.34	27	67.50	63.22	57	62.96	61.72	44	69.12	63.50	54	67.64	73.24	23
Real estate loans secured by 1–4 family	11.47	11.57	51	15.58	12.28	63	14.72	11.91	62	17.99	13.29	69	14.74	16.83	49
Revolving	2.33	1.44	70	2.66	1.72	67	2.51	1.66	66	3.10	2.07	69	4	2.43	76
Closed-end, secured by first liens	6.27	9.73	34	10.25	10.10	53	9.41	9.81	51	12.56	10.69	62	8.01	13.60	27
Closed-end, secured by junior liens	2.87	0.19	99	2.68	0.24	97	2.81	0.22	98	2.33	0.28	97	2.73	0.41	98
Commercial real estate loans	29.40	22.35	66	33.23	22.30	77	31.70	22.22	72	36.25	22.23	83	37.11	33.39	65
Construction and land development.....	5.19	3.40	72	5.04	3.47	72	5.18	3.40	75	4.88	3.44	69	4.43	4.78	55
Multifamily.....	2.46	3.32	49	3.72	3.10	68	3.13	3.12	59	4.91	3.01	80	1.92	5.12	27
Nonfarm nonresidential	21.75	14.65	78	24.47	14.72	83	23.39	14.72	80	26.47	14.69	84	30.76	21.85	83
Real estate loans secured by farmland.....	0.17	0.35	60	0.28	0.33	66	0.24	0.33	64	0.32	0.36	67	0.66	0.88	64

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	77.91	60.51	81	71.57	56.15	78	72.54	57.15	78	78.16	57.46	82	77.22	72.88	56
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.78	20	55	22.71	19.51	61	22.88	19.43	61	25.77	20.75	65	21.68	23.13	51
Real estate loans secured by 1–4 family.....	4.42	2.47	78	3.87	2.66	67	3.90	2.64	67	4.43	3.15	68	5.88	3.34	79
Revolving	17.36	17.35	51	18.84	16.64	64	18.98	16.59	63	21.33	17.39	66	15.79	19.33	47
Closed-end.....	55.80	37.13	84	48.45	33.63	82	49.28	34.63	80	51.93	33.52	85	54.57	45.57	72
Construction and land development.....	9.85	5.69	79	7.35	5.18	71	8.06	5.26	75	6.99	5.09	69	6.51	6.53	57
1–4 family.....	1.05	1.19	59	0.82	0.94	55	0.81	0.93	57	1.07	0.94	64	0.65	1.52	37
Other.....	8.79	4.46	87	6.53	4.09	76	7.25	4.19	81	5.92	4.02	73	5.86	4.90	65
Multifamily.....	4.67	5.41	54	5.42	4.78	65	4.87	4.96	57	7.03	4.69	76	2.83	6.76	29
Nonfarm nonresidential	41.28	24.45	87	35.68	22.19	84	36.35	22.93	83	37.91	22.15	88	45.24	30.16	91
Owner-occupied.....	16.80	8.31	89	14.56	7.46	87	14.60	7.68	86	15.76	7.72	88	22.45	10.31	96
Other.....	24.48	15.83	79	21.12	14.52	76	21.75	14.95	76	22.15	14.34	76	22.78	19.35	69
Real estate loans secured by farmland.....	0.33	0.61	62	0.41	0.52	67	0.38	0.54	65	0.45	0.55	67	0.97	1.27	63
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans	14.52	19.45	38	22.46	22.98	51	21.25	22.17	48	15.10	19.53	39	19.18	16.21	69
Loans to individuals	3.57	6.58	56	3.79	6.23	55	3.69	6.13	56	4.45	7.13	55	3.35	3.89	69
Credit card loans	0.10	0.51	63	0.05	0.63	58	0.07	0.65	58	0.07	0.81	53	0.07	0.04	80
Agricultural loans.....	0.07	0.38	51	0.05	0.31	44	0.05	0.32	44	0.06	0.37	46	0.10	0.69	50
Other loans and leases.....	4.16	8.42	43	2.52	9.11	25	2.82	9.09	26	2.35	9.85	21	0.30	3.74	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	403.57	383.43	49	436.60	387.92	49	448.30	381.27	57	480.16	391.26	62	500.60	505.61	47
Real estate loans secured by 1–4 family.....	112.83	124.74	45	138.56	130.23	53	141.41	125.03	57	158.31	138.18	60	140.53	161.34	49
Revolving	22.88	15.53	68	23.61	18.32	63	24.08	17.42	65	27.25	21.26	63	38.14	23.52	74
Closed-end.....	89.95	107.54	43	114.95	110.40	53	117.33	106.14	57	131.07	115.20	60	102.39	134.73	43
Commercial real estate loans	289.03	238.58	59	295.54	237.16	60	304.54	234.65	64	319.07	229.44	69	353.79	316.03	65
Construction and land development.....	51.01	36.07	70	44.81	36.48	63	49.80	35.62	69	42.97	34.95	64	42.20	44.92	52
1–4 family.....	5.46	7.44	54	4.98	6.64	53	5.01	6.34	53	6.59	6.61	58	4.22	10.21	33
Other.....	45.55	28.34	75	39.83	28.60	69	44.79	28.16	74	36.38	27.32	66	37.98	33.75	59
Multifamily.....	24.17	35.29	45	33.09	32.93	60	30.07	32.74	56	43.18	31.04	75	18.32	48.38	27
Nonfarm nonresidential	213.85	156.30	71	217.64	156.60	67	224.67	155.06	72	232.92	152.10	74	293.26	208.15	81
Owner-occupied.....	87.05	52.63	80	88.80	52.43	79	90.23	52.37	79	96.85	53.07	81	145.57	70.68	93
Other.....	126.80	100.99	62	128.84	101.87	61	134.44	100.54	66	136.07	97.41	67	147.70	134.17	61
Real estate loans secured by farmland.....	1.72	3.67	59	2.50	3.43	65	2.34	3.44	64	2.78	3.60	64	6.29	8.13	65
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	75.20	116.17	30	137	150.16	42	131.36	139.91	46	92.75	122.02	38	124.37	107.07	63
Loans to individuals	18.49	36.56	54	23.15	36.83	55	22.80	37.47	57	27.32	43.51	53	21.70	24.45	69
Credit card loans	0.53	2.58	62	0.33	3.28	58	0.41	3.30	58	0.40	4.34	54	0.48	0.24	81
Agricultural loans.....	0.37	2.03	50	0.31	1.99	46	0.30	1.88	46	0.35	2.18	49	0.63	4.49	49
Other loans and leases.....	21.54	47.63	31	15.39	49.92	26	17.42	49.54	27	14.44	52.44	19	1.95	25.58	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.99	29.25	73	33.89	26.62	68	34.68	27.32	67	36.17	26.45	73	32.12	35.09	43
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	201.98	187.63	54	206.74	186.45	53	214.31	183.76	56	222.22	178.57	58	208.22	243.62	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	289.03	244.92	58	295.54	243.47	57	304.54	240.85	62	319.07	236.10	67	353.79	318.90	63

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	9.14	12.31	41	4.42	10.21	27	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
Liquid assets	40.66	29.12	78	24.56	24.65	58	29.12	26.22	64	20.53	22.44	53	25.19	15.56	85
Investment securities	28.19	20.37	72	17.70	17.19	54	18.42	17.85	56	16.96	16.99	53	18.69	16.02	67
Net loans and leases	52	58.81	27	66.92	63	56	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Net loans, leases and standby letters of credit	52.58	59.61	26	67.58	63.89	58	63.39	62.48	43	70.27	64.84	55	68.43	73.71	25
Core deposits	81.92	75.52	73	79.31	69.20	80	80.02	70.67	79	74.14	63.09	71	73.19	69.97	61
Noncore funding	2.21	10.15	8	4.05	15.53	9	4.61	14.13	17	7.53	19.36	15	13.35	16.58	37
Time deposits of \$250K or more	0.84	1.67	28	1.31	2.35	29	1.19	2.11	32	2.11	2.94	41	1.98	4.28	20
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	1.59	1.94	60	2.18	0.96	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	1.59	0.48	76	2.18	0.97	81
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.14	0.88	43	0.28	1.75	31	0.19	1.24	37	0.40	3.01	20	4.33	3.63	61
Earning assets that reprice within 1 year	46.71	38.80	70	47.64	38.76	75	52.55	39.38	84	39.90	39.29	51	43.51	32.35	76
Interest-bearing liabilities that reprice within 1 year	4.75	6.64	47	6.35	8.86	41	5.57	8.20	43	7.34	10.19	33	6.07	18.20	16
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	41.96	30.83	77	41.29	27.76	81	46.99	29.11	89	32.56	26.63	62	37.44	12.98	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.64	-3.31	32	-0.43	6.19	34	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55
Net short-term noncore funding dependence	-10.25	-9.17	36	-1.89	-2.71	46	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61
Short-term investment / Short-term noncore funding	991.37	304.29	92	156.90	149.65	62	315.18	184.19	80	13.84	77.77	16	3.54	62.28	4
Liquid assets - short-term noncore funding / Nonliquid assets	66.96	36.72	85	28.82	24.47	64	37.53	28.18	72	19.42	16.97	62	19.68	4.17	83
Net loans and leases / Total deposits	62.63	73.05	25	81.24	82.06	46	75.85	79.43	39	88.75	90.31	43	86.68	92.88	27
Net loans and leases / Core deposits	63.48	78.83	21	84.38	92.26	36	78.41	88.34	32	93.64	103.93	36	92.15	106.50	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.25	0.50	48	0.33	1.73	29	0.36	1.57	30	0.22	0.72	39	-0.07	-0.47	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.03	1.06	8	6.72	4.54	77	6.13	4.31	75	2.63	1.36	80	-2.66	-1.95	29
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	2.13	13.65	41	4.64	11.41	55	4.23	11.38	53	6.43	12.67	53	11.07	10.76	67
Available-for-sale securities	97.87	84.59	59	95.36	86.72	46	95.77	87.23	49	93.57	85.40	49	88.93	88.32	34
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	5.10	4.24	69	7.30	3.94	75	8.79	4.01	80	0	3.49	13	0	11	7
Municipal securities	2.11	8.38	38	4.62	9.87	46	4.21	9.83	45	6.33	7.75	56	11.07	16.63	47
Mortgage-backed securities	92.78	66.09	90	88.06	66.61	80	86.98	66.64	75	93.57	67.43	88	88.93	54.50	92
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	0.01	3.01	23	0.02	2.93	26	0.02	3.01	26	0.10	2.94	34	0	3.75	16
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	0.01	8.18	2	0.05	11.25	1	0.04	10.55	1	0.13	11.86	2	0.08	13.91	5
Debt securities 1 to 5 years	2.55	17.39	12	1.47	17.70	11	1.55	17.03	11	1.27	17.94	10	1.93	23.42	8
Debt securities over 5 years	97.45	72.07	96	98.49	68.10	96	98.41	69.86	95	98.60	66.02	99	98	58.36	96
Pledged securities	47.78	33.37	69	64.38	37.16	81	49.04	35.67	69	50.47	30.57	77	67.53	42.20	78
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	129.89	64.27	78	785.96	124.80	96	1,216.93	183.32	97	221.87	26.69	94	61.94	16.28	80
Investment securities	77.05	32.48	87	19.80	20.30	59	27.05	23.62	66	53.39	11.75	89	35.60	8.02	88
Core deposits	14.85	16.96	50	20.99	26	41	26.23	26.88	54	71.25	11.23	96	8.80	10.40	55
Noncore funding	-39.34	-21.64	23	-41.32	-6.57	7	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,451,491	2,406,874	1,385,291
Commit: Secured commercial real estate loans	430,435	536,559	567,431	531,925	298,854
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	55,852	48,698	31,860
Securities underwriting	89,221	91,102	93,069	104,070	70,992
Standby letters of credit	13	13	13	19	241
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	245,719	468,490	419,219	206,594	65,225
Written options contracts (interest rate)	173,438	322,611	238,849	124,029	42,439
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,347,837	1,321,043	1,300,237	1,231,894	656,499
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	113,177	113,177	113,177	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						17.10	22.01	38	19.64	23.52	46	19.11	17.31	65	
Standby letters of credit	0.58	0.66	59	0.66	0.72	61	0.65	0.71	63	0.85	0.84	63	0.98	0.35	93
Commercial and similar letters of credit	0	0.02	39	0	0.02	40	0	0.02	43	0	0.02	38	0	0.01	74
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	12.23	47.31	39	16.09	51.49	41	14.45	48.62	37	12.75	68.47	32	10.54	6.51	72
Interest rate contracts	11.49	35.15	41	15.27	36.10	42	13.66	34.36	38	12.75	47.31	35	10.54	6.40	72
Interest rate futures and forward contracts	1.60	4.39	70	3.39	8.89	73	2.92	6.21	72	1.69	10.67	69	0.90	0.25	85
Written options contracts (interest rate)	1.13	1.69	62	2.33	2.33	70	1.67	2.18	64	1.01	2.47	65	0.59	0.26	80
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	8.77	20.27	42	9.55	20.71	37	9.07	20.83	38	10.05	28.86	37	9.06	5.18	74
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0.74	0.91	82	0.82	1.80	81	0.79	1.86	80	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0.74	0.30	86	0.82	0.31	87	0.79	0.32	85	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							26.76	42.82	34	30.03	45.53	38	28.30	25.18	64

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,880,171	2,225,321	2,071,482	1,562,517	764,163
Interest rate contracts	1,766,994	2,112,144	1,958,305	1,562,517	764,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	0	0
Derivatives Position					
Futures and forwards	245,719	468,490	419,219	206,594	65,225
Written options	173,438	322,611	238,849	124,029	42,439
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	173,438	322,611	238,849	124,029	42,439
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,461,014	1,434,220	1,413,414	1,231,894	656,499
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,880,171	2,225,321	2,071,482	1,562,517	764,163
Interest rate contracts	1,766,994	2,112,144	1,958,305	1,562,517	764,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,634,452	1,756,832	1,652,263	1,355,923	698,938
One year or less	222,529	357,880	278,031	167,496	93,917
Over 1 year to 5 years	490,593	383,158	362,823	376,361	336,390
Over 5 years	921,330	1,015,794	1,011,409	812,066	268,631
Gross negative fair value (absolute value)	73,430	133,772	117,823	33,691	7,970
Gross positive fair value.....	7,123	18,283	14,247	4,836	747
Held for trading.....	0	0	0	0	0
Non-traded.....	7,123	18,283	14,247	4,836	747
Current credit exposure on risk-based capital derivative contracts	3,402	6,339	5,369	2,520	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	93.98	94.10	30	94.91	94.62	30	94.54	94.10	31	100	93.44	80	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts	6.02	1.21	86	5.09	1.18	83	5.46	1.17	85	0	1.64	31	0	0	47
Futures and forwards	13.07	12.59	63	21.05	14.59	69	20.24	14.05	68	13.22	13.49	63	8.54	11.75	65
Written options	9.22	7.18	69	14.50	8.60	76	11.53	8.18	71	7.94	5.91	70	5.55	11.14	60
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	9.22	6.91	70	14.50	8.13	78	11.53	7.73	73	7.94	5.10	74	5.55	10.65	60
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	1.22	38
Swaps	77.71	71.71	46	64.45	67.37	37	68.23	68.76	40	78.84	69.75	46	85.91	65.42	48
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	93.98	56.22	62	94.91	54.32	66	94.54	53.82	67	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	6.02	0.11	95	5.09	0.10	96	5.46	0.10	96	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	86.93	91.91	26	78.95	90.28	22	79.76	91.48	21	86.78	93.86	21	91.46	82.85	40
One year or less	11.84	27.90	40	16.08	31.66	44	13.42	32.05	42	10.72	32.17	35	12.29	12.75	65
Over 1 year to 5 years	26.09	29.78	47	17.22	27.15	36	17.52	27.06	37	24.09	30.45	47	44.02	22.66	75
Over 5 years	49	29.19	72	45.65	28.15	69	48.83	29.56	73	51.97	28.09	74	35.15	36.28	48
Gross negative fair value (absolute value)	3.91	1.18	94	6.01	1.65	96	5.69	1.55	98	2.16	0.83	91	1.04	0.66	73
Gross positive fair value	0.38	1.59	8	0.82	2.48	14	0.69	2.23	9	0.31	1.19	11	0.10	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	74	0.10	0.07	79	0.09	0.07	80	0.03	0.06	66	0.01	0.01	81
Gross positive fair value (X)	0	0.06	19	0.01	0.10	20	0.01	0.09	19	0	0.07	19	0	0.01	32
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0	0.01	43	0.01	0.02	56	0.01	0.02	55	0	0.01	54	0	0.01	41
Current credit exposure (X)	0	0.05	21	0	0.07	25	0	0.06	23	0	0.05	20	0	0	18
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.59	22	0.06	0.91	24	0.05	0.85	20	0.02	0.73	20	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		228,804		47,576		47,576		39,539		40,599					
Gross losses		23,415		9,639		13,249		22,273		16,983					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		8,513		5,097		5,720		4,750		2,753					
Net losses		14,902		4,542		7,529		17,523		14,230					
Provision for loan and lease losses		-109,031		154,109		153,174		25,560		13,170					
Adjustments		0		35,583		35,583		0		0					
Ending balance		104,871		232,726		228,804		47,576		39,539					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.99	-0.12	0	1.60	0.66	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
Provision for loan and lease losses / Average loans and leases	-1.69	-0.21	0	2.26	1.06	90	1.67	0.82	89	0.32	0.24	72	0.27	0.16	78
Provision for loan and lease losses / Net loan and lease losses	-731.65	-65.12	9	3,392.98	587.54	95	2,034.45	487.86	93	145.87	130.58	69	92.55	182.69	27
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.32	53	2.49	1.58	86	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33
Allowance for loan and lease losses / Total loans and leases	1.29	1.30	54	2.45	1.55	87	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	5.28	17.40	20	38.43	11.29	90	30.39	11.58	88	2.72	8.03	26	2.78	21.35	9
Allowance for loan and lease losses / Nonaccrual assets	303.10	330.05	57	900.82	301.93	92	545.97	299.17	86	207.56	218.72	65	131.56	285.36	29
ALLL / 90+ days past due + nonaccrual loans and leases	245.32	271.93	54	616.97	249.38	91	390.44	244.34	79	121.76	151.73	48	128	259.30	31
Gross loan and lease losses / Average loans and leases	0.36	0.20	82	0.14	0.35	31	0.14	0.34	31	0.28	0.28	58	0.35	0.15	86
Recoveries / Average loans and leases	0.13	0.08	78	0.07	0.07	64	0.06	0.07	55	0.06	0.08	46	0.06	0.05	63
Net losses / Average loans and leases	0.23	0.12	79	0.07	0.28	22	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	64.25	25.09	90	22.88	24.77	57	25.68	33.98	42	27.97	36.22	43	19.88	51.25	27
Earnings coverage of net loan and lease losses (X)	11.86	26.30	36	48.85	20.97	85	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37
Net Loan and Lease Losses By Type															
Real estate loans	0.05	0.02	75	0.02	0.04	54	0.02	0.04	42	0	0.01	46	0.07	0.01	90
Real estate loans secured by 1–4 family	-0.06	-0.01	14	0	0.01	38	-0.01	0.01	33	0.02	0.01	69	0.09	0.01	91
Revolving	0.01	-0.07	77	-0.03	0.01	24	-0.02	0.01	32	0.10	0.02	81	0.09	0.02	78
Closed-end	-0.08	-0.01	7	0	0.01	55	0	0	40	0.01	0	61	0.09	0.01	93
Commercial real estate loans	0.09	0.04	75	0.04	0.06	57	0.03	0.07	45	-0.01	0.01	15	0.07	0.01	85
Construction and land development	0.41	0.01	92	0	0	45	0	0	36	0.01	-0.01	78	0.46	-0.02	97
1–4 family	0	0	57	0	0	27	0	0	17	0	0	25	0.24	0	99
Other	0.41	0.01	93	0	0	59	0	0	57	0.01	-0.01	82	0.23	-0.02	97
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	82	0	0	50
Nonfarm nonresidential	0.02	0.05	55	0.05	0.08	56	0.04	0.11	44	-0.01	0.02	12	0.02	0.02	64
Owner-occupied	0	0.01	21	0.03	0.02	76	0.02	0.02	71	0.02	0.01	83	0.01	0.01	81
Other	0.02	0.04	63	0.02	0.05	57	0.02	0.08	43	-0.04	0.01	2	0	0.01	63
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans	1.21	0.19	97	0.01	0.46	11	0.11	0.47	21	1.12	0.37	91	1.08	0.18	94
Loans to individuals	0.54	0.72	49	0.48	1.25	26	0.49	1.13	28	0.57	1.17	30	0.74	0.71	66
Credit card loans	4.74	2.27	87	2.44	3.33	31	2.73	2.92	41	0	3.11	7	0	1.65	21
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0.37	0.09	90	1.02	0.14	94	1.06	0.15	93	0.38	0.15	83	0.01	0.28	51

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		20,187		51,431		28,152		32,683		12,507
90+ days past due loans and leases		8,149		11,886		16,694		16,150		835
Nonaccrual loans and leases		34,599		25,835		41,908		22,922		30,055
Total past due and nonaccrual loans and leases		62,935		89,152		86,754		71,755		43,397
Restructured 30–89 days past due		0		664		360		762		2,171
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		1,463		4,129		4,602		5,896		10,211
Total restructured loans and leases		1,463		4,793		4,962		6,658		12,382
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		15,272		15,670		15,539		14,281		14,953
Other real estate owned		2,195		3,000		3,061		2,605		2,668
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.25	0.29	52	0.54	0.37	77	0.31	0.39	48	0.38
90+ days past due loans and leases	0.10	0.09	75	0.13	0.13	74	0.18	0.12	77	0.19
Nonaccrual loans and leases	0.43	0.54	42	0.27	0.66	16	0.45	0.66	38	0.27
90+ days past due and nonaccrual loans and leases	0.53	0.68	46	0.40	0.84	21	0.64	0.85	39	0.46
30–89 days past due restructured	0	0.01	19	0.01	0.01	66	0	0.01	51	0.01
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.02	0.12	18	0.04	0.14	26	0.05	0.13	31	0.07
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.25	0.29	52	0.54	0.37	77	0.31	0.40	48	0.38
90+ days past due assets	0.10	0.09	75	0.13	0.13	74	0.18	0.12	77	0.19
Nonaccrual assets	0.43	0.55	41	0.27	0.67	16	0.45	0.67	38	0.27
30+ days past due and nonaccrual assets	0.78	1	45	0.94	1.25	40	0.94	1.29	41	0.84
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.28	0.40	36	0.27	0.52	25	0.41	0.52	41	0.32
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.42	35	0.29	0.55	25	0.43	0.55	41	0.34
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.34	0.48	37	0.33	0.61	22	0.42	0.60	33	0.33
Allowance for loan and lease losses	49.65	67.85	41	19.41	66.38	8	26.60	66.66	13	85.27
Equity capital + allowance for loan and lease losses	2.59	4.12	29	2.15	5.10	16	3.01	4.97	28	2.14
Tier 1 capital + allowance for loan and lease losses	3.30	4.89	31	2.86	6.26	18	4.02	6.05	29	2.91
Loans and leases + other real estate owned	0.64	0.82	41	0.48	0.98	19	0.66	0.97	31	0.47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.13	0.25	36	0.39	0.35	62	0.25	0.39	42	0.26	0.38	41	0.25	0.29	56
	90+ days past due	0.02	0.12	51	0.07	0.17	61	0.03	0.16	56	0.02	0.16	45	0.02	0.03	62
	Nonaccrual.....	0.33	0.60	30	0.32	0.70	23	0.58	0.76	42	0.25	0.46	29	0.43	0.48	53
Commercial and industrial	30–89 days past due.....	0.21	0.24	58	0.58	0.24	83	0.07	0.23	20	0.32	0.31	63	0.23	0.23	63
	90+ days past due	0.02	0.02	68	0.05	0.03	79	0.17	0.03	93	0.16	0.05	85	0.01	0.02	74
	Nonaccrual.....	1.16	0.65	81	0.18	0.80	14	0.16	0.75	14	0.49	0.83	34	1.45	0.61	82
Individuals	30–89 days past due.....	2.99	0.60	95	2.59	0.74	95	2.28	0.83	94	3.01	0.83	96	0.17	0.68	29
	90+ days past due	2.25	0.08	99	1.74	0.11	98	3.24	0.14	99	3.35	0.17	99	0.06	0.03	80
	Nonaccrual.....	0	0.17	9	0	0.24	21	0.01	0.28	24	0	0.17	11	0.09	0.15	51
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....	0	0	50	0	3.73	46	0	0	50	0	0.07	47			
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....	0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44			
Other loans and leases	30–89 days past due.....	0.33	0.11	84	1.38	0.14	96	0.86	0.18	91	0	0.20	14	2.29	0.18	95
	90+ days past due	0.06	0.01	90	0	0.01	31	0	0.01	75	0	0.01	30	0	0	41
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.29	0.36	53	0.33	0.51	40	0.34	0.65	26	0.45	0.67	37	0.41	0.52	55
	90+ days past due	0.03	0.25	53	0.04	0.36	54	0.07	0.33	59	0.02	0.31	45	0.06	0.04	74
	Nonaccrual	0.40	0.76	33	0.28	0.91	17	0.32	0.89	17	0.32	0.73	23	0.54	0.61	50
Revolving	30–89 days past due	0.12	0.33	25	0.16	0.40	26	0.21	0.48	28	0.31	0.45	34	0.40	0.36	62
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.03	0.05	65	0	0.02	37
	Nonaccrual	0.47	1.05	43	0.37	1.28	25	0.36	1.13	27	0.30	1	24	0.52	0.35	73
Closed-end	30–89 days past due	0.33	0.36	59	0.37	0.52	44	0.36	0.65	32	0.48	0.70	41	0.41	0.54	53
	90+ days past due	0.04	0.27	55	0.05	0.41	55	0.08	0.38	60	0.02	0.35	47	0.08	0.05	76
	Nonaccrual	0.39	0.71	30	0.26	0.89	18	0.31	0.87	20	0.33	0.70	28	0.55	0.64	49
Junior lien	30–89 days past due	0.01	0.01	72	0.01	0.02	41	0.02	0.02	63	0.01	0.02	47	0.01	0.02	55
	90+ days past due	0	0	70	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.05	0.04	70	0.04	0.05	51	0.04	0.04	56	0.03	0.04	47	0.06	0.03	79
Commercial real estate	30–89 days past due	0.06	0.16	39	0.42	0.21	78	0.22	0.26	59	0.16	0.18	55	0.13	0.16	54
	90+ days past due	0.01	0.01	70	0.08	0.02	88	0.02	0.02	73	0.02	0.03	64	0	0.02	31
	Nonaccrual	0.31	0.48	45	0.34	0.53	40	0.70	0.62	62	0.21	0.23	56	0.39	0.41	62
Construction and development	30–89 days past due	0.31	0.15	80	0.40	0.24	74	0.05	0.28	37	0.01	0.28	25	0.05	0.17	53
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0.28	0.31	72	0	0.32	10	0	0.41	11	0	0.20	12	0.87	0.18	91
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0.05	0.07	70
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0.38	0.04	92
Other	30–89 days past due	0.31	0.10	84	0.40	0.17	79	0.05	0.22	49	0.01	0.20	31	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0.28	0.25	75	0	0.26	12	0	0.35	12	0	0.17	14	0.49	0.10	87
Multifamily	30–89 days past due	0.07	0.09	70	0.80	0.09	92	0.26	0.09	82	0.18	0.08	85	0.21	0.03	90
	90+ days past due	0	0	46	0	0	43	0	0	45	0.14	0	95	0	0	46
	Nonaccrual	0	0.13	42	0	0.09	41	2.43	0.11	99	0	0.05	45	0.02	0.04	71
Nonfarm non-residential	30–89 days past due	0	0.12	13	0.37	0.21	76	0.25	0.23	64	0.19	0.14	71	0.13	0.17	61
	90+ days past due	0.02	0.01	73	0.11	0.02	88	0.03	0.02	76	0	0.03	22	0	0.02	34
	Nonaccrual	0.35	0.58	43	0.46	0.68	47	0.63	0.80	49	0.29	0.28	59	0.34	0.52	54
Owner Occupied	30–89 days past due	0	0.04	25	0.11	0.07	74	0.12	0.07	75	0.05	0.07	47	0.06	0.08	62
	90+ days past due	0	0	35	0.09	0	97	0.03	0	88	0	0.01	26	0	0	38
	Nonaccrual	0.06	0.20	24	0.40	0.26	72	0.16	0.27	35	0.24	0.16	69	0.20	0.20	61
Other	30–89 days past due	0	0.07	11	0.26	0.13	77	0.13	0.14	64	0.14	0.07	80	0.08	0.07	73
	90+ days past due	0.02	0.01	79	0.02	0.01	77	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.29	0.31	59	0.06	0.36	23	0.47	0.44	59	0.05	0.10	45	0.14	0.22	62
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	4	0.09	97
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.06	21	0.97	1.49	52	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due	0.62	0.79	32	2.07	0.92	91	2.39	0.95	90	1.29	1.19	54	0.93	1.03	64
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0.14	0.78	29	0	0.26	36
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	749,869	873,253	758,306	909,429	45,283										
Retained earnings	1,189,695	946,427	1,000,190	917,377	791,031										
Accumulated other comprehensive income (AOCI)	-15,486	66,595	56,007	23,501	-15,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,924,078	1,886,275	1,814,503	1,850,307	820,920										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	530,457	539,398	537,345	546,743	180,580										
Accumulated other comprehensive income-related adjustments	-15,485	66,595	56,008	23,502	-15,394										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,409,106	1,280,282	1,221,150	1,280,062	655,734										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,409,106	1,280,282	1,221,150	1,280,062	655,734										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	65,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	65,000	65,000	65,000	65,000	65,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	93,207	128,370	129,630	49,605	40,293										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	93,207	128,370	129,630	49,605	40,293										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	93,207	128,370	129,630	49,605	40,293										
Exited advanced approach tier 2 capital															
Total capital	1,567,313	1,473,652	1,415,780	1,394,667	761,027										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,131,982	13,594,445	13,712,367	12,195,619	7,134,202										
Less: Deductions from common equity tier 1 capital	530,457	539,398	537,346	546,743	180,580										
Less: Other deductions	-4,849	-3,152	-4,787	-3,317	835										
Total assets for leverage ratio	14,606,374	13,058,199	13,179,808	11,652,193	6,952,787										
Total risk-weighted assets	10,295,828	10,185,554	10,291,942	10,121,624	5,987,244										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.69	12.59	72	12.26	62	11.87	12.35	46	12.65	12.11	68	10.95	12.37	29	
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	14.32	13.31	70	13.21	12.97	64	12.50	13.08	48	13.29	12.78	67	12.04	13.03	39
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.22	15.21	57	14.47	15.12	45	13.76	15.23	25	13.78	14.36	50	12.71	14.48	21
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	10.09	9.07	78	10.30	9.05	83	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,776			0			3			0				0		
Other insurance activities income			1,776			0			3			0				0		
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			33,788			31,717			32,051			30,293				6,687	6.53	-66.61

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	0	48	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income	0.38	0.38	70	0	0.41	12	0	0.41	24	0	0.47	11	0	0.46	19		
Premium income / Insurance activities revenue	0	2.90	41		2.06		0	2.84	40		7.32			0			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			50				
Other premium income / Total premium income	68.86			59.89			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0	0	48	
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.14	11.72	14	2.01	11.07	16	2.12	11.03	17	2.18	11.51	18	0.88	13.70	12		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	0	0	49	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	7,692	6,868	6,771	7,138	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	7,692	6,868	6,771	7,138	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	500	501	501	2,001	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	8,192	7,369	7,272	9,139	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31		0	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03				
Commercial and industrial loans		0.86			0.43			0.64			0.29			3.83	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases.....	12	-0.16	71	-5.41	-0.58	44	-5.14	-2.40	48		22.48			-27.26	
Total selected assets.....	11.17	3.36	67	-20.44	2.65	17	-20.43	2.04	20		12.40			5.03	
Deposits		10.74			-1.43			3.46			10.36			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		302	76,330	201,439	237,777	23,841	-99.60	-99.57
Dividends		0	76,082	201,083	232,000	22,000	-100.00	-100.00
Interest		302	248	356	5,589	1,591	21.77	-86.60
Management and service fees		0	0	0	188	250		-100.00
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		4,759	7,679	7,679	8,030	1,574	-38.03	290.08
Dividends		4,759	7,679	7,679	8,030	1,574	-38.03	290.08
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		5,061	84,009	209,118	245,807	25,415	-93.98	-92.93
Securities gains (losses)		0	0	0	0	0		
Other operating income		-706	0	0	190	4,214		
Total operating income		4,355	84,009	209,118	245,997	29,629	-94.82	-93.94
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		5,408	3,538	4,998	4,717	4,717	52.85	27.67
Other expenses		6,774	2,128	4,303	3,032	2,818	218.33	291.79
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,182	5,666	9,301	7,749	7,535	115.00	104.22
Income (loss) before taxes		-2,647	76,241	198,200	241,894	37,913		
Applicable income taxes (credit)		-497	-617	-920	1,065	796		
Extraordinary items								
Income before undistributed income of subsidiaries		-2,150	76,858	199,120	240,829	37,117		
Equity in undistributed income of subsidiaries		217,305	-21,897	-84,346	-92,020	97,626		
Bank subsidiaries		217,025	-18,800	-82,846	-90,214	93,862		
Nonbank subsidiaries		280	-3,097	-1,500	-1,806	3,764		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		215,155	54,961	114,774	148,809	134,743	291.47	368.03
Memoranda								
Bank net income		217,025	57,282	118,237	141,786	115,862	278.87	358.70
Nonbank net income		5,039	4,582	6,179	6,224	5,338	9.97	510.79
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,974,684	92.86	1,903,695	93.65	1,829,289	86.51	1,909,768	887,476	3.73	156.29
Common and preferred stock		1,974,501	92.86	1,903,603	93.65	1,828,968	86.49	1,909,676	886,527	3.72	156.64
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		183	0.01	92	0	321	0.02	92	949	98.91	-83.44
Investment in nonbank subsidiaries		35,972	1.69	34,094	1.68	35,692	1.69	36,109	37,916	5.51	138.87
Common and preferred stock		34,138	1.61	32,260	1.59	33,858	1.60	34,275	36,082	5.82	158.13
Excess cost over fair value		1,834	0.09	1,834	0.09	1,834	0.09	1,834	1,834	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		111,469	5.24	90,691	4.46	244,925	11.58	71,430	30,581	22.91	-7.88
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		4,303	0.20	4,263	0.21	4,728	0.22	4,041	31,050	0.94	-33.60
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,126,428	100.00	2,032,743	100.00	2,114,634	100.00	2,021,348	987,023	4.61	132.90
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		147,881	6.95	98,768	4.86	246,617	11.66	98,605	98,388	49.73	-2.65
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		2,641	0.12	3,465	0.17	9,280	0.44	5,426	704	-23.78	26.42
Balance due to subsidiaries and related institutions		67,011	3.15	67,011	3.30	67,011	3.17	67,011	67,011	0.00	0.00
Total liabilities		217,533	10.23	169,244	8.33	322,908	15.27	171,042	166,103	28.53	-1.58
Equity Capital		1,908,895	89.77	1,863,499	91.67	1,791,726	84.73	1,850,306	820,920	2.44	175.85
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		577	0.03	576	0.03	576	0.03	575	569	0.17	-0.52
Common surplus		1,056,614	49.69	1,051,627	51.73	1,053,022	49.80	1,049,064	349,810	0.47	222.98
Retained earnings		1,174,511	55.23	923,651	45.44	977,414	46.22	917,377	791,031	27.16	92.18
Accumulated other comprehensive income		-15,486	-0.73	66,595	3.28	56,007	2.65	23,501	-15,394		
Other equity capital components		-307,321	-14.45	-178,950	-8.80	-295,293	-13.96	-140,211	-305,096		
Total liabilities and equity capital		2,126,428	100.00	2,032,743	100.00	2,114,634	100.00	2,021,348	987,023	4.61	132.90
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		67,011	3.15	67,011	3.30	67,011	3.17	67,011	67,011	0.00	0.00
Notes payable to subsidiaries that issued TPS		65,000	3.06	65,000	3.20	65,000	3.07	65,000	65,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	15.71	12.52	76	3.99	6.29	25	6.25	7.29	32	8.92	9.68	39	17.63	11.03	93
Bank net income / Average equity investment in banks	15.28	12.35	77	4.01	6.43	23	6.26	7.45	33	8.64	10.51	30	13.85	11.56	75
Nonbank net income / Average equity investment in nonbanks	19.24	13.18	71	18.14	8.01	80	18.13	9.75	78	17.85	7.89	79	15.06	10.83	69
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			9.40	
Bank net income / Parent net income	100.87	96.45	45	104.22	87.60	55	103.02	88.16	50	95.28	82.22	29	85.99	104.73	5
Nonbank net income / Parent net income	2.34	3.22	67	8.34	4.43	80	5.38	3.59	78	4.18	5.93	71	3.96	0.99	84
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	11.40	16.51	46	9.08	20.37	38	18.02	20.06	68	9.24	20.43	41	20.23	9.50	83
Total debt / Equity capital	7.75	11.37	50	5.30	14.74	35	13.76	14.41	65	5.33	14.31	42	11.99	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	11.15	13.41	49	8.79	17.04	38	17.39	16.67	68	8.84	16.36	47	19.90	7.93	87
Total debt + Loans guaranteed for affiliate / Equity capital	7.75	11.46	49	5.30	15.02	34	13.76	14.68	65	5.33	14.56	42	11.99	3.98	81
Total debt / Equity capital – excess over fair value	7.75	11.47	50	5.31	14.86	35	13.78	14.52	65	5.33	14.51	42	12.01	3.94	81
Long-term debt / Equity capital	7.75	10.65	51	5.30	13.73	35	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0.10	0.08	84	0.10	0.08	83	0.10	0.08	83	0.10	0.12	81	0.22	0	95
Long-term debt / Consolidated long-term debt	68.82	40.69	72	59.58	32.61	79	78.63	34.67	89	40.28	28.44	61	43.14	15.49	81
Double Leverage															
Equity investment in subs / Equity capital	105.32	103.15	68	103.98	103.27	60	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80
Total investment in subs / Equity capital	105.33	108.29	55	103.99	110.46	46	104.09	110.16	45	105.17	111.07	48	112.73	104.38	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.35	0.27	63	1.01	0.69	69	0.64	0.47	60	0.64	0.36	65	0.77	0.36	70
Equity investment in subs – equity cap / Net income-div (X)	0.39	0.85	37	1.52	2.31	52	0.81	1.82	31	0.76	1.22	41	0.85	1.18	47
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	16.04	152.56	3	352.83	128.63	94	623.81	136.59	99	810.71	177.68	98	138.73	113.37	71
Cash from ops + noncash items + op expense / Op expense + dividend	31.31	155.61	9	339.27	142.45	94	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-2.47	94.59	11	180.30	140.42	72	615.28	134.08	96	235.21	116.34	95	67.46	108.88	16
Pretax operating income + interest expense / Interest expense	51.05	1,645.53	9	2,254.92	1,826.91	79	4,065.59	2,016.32	85	5,228.13	1,968.54	85	903.75	1,631.73	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	58.41	1,896.20	9	1,638.67	1,413.95	74	3,036.73	1,539.23	83	3,329.99	1,632.83	85	620.07	1,015.91	52
Dividends + interest from subsidiaries / Interest expense + dividends	21.57	174.48	7	384.36	144.62	92	712.08	150.43	97	903.68	210.80	97	140.07	140.89	61
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	6.20	16.52	62	8.87	3.76	86
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11				106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0	
Nonaccrual		1.04			0.80			1.03			0.54			0.70	
Total		1.64			0.92			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.23	1.76	59	0.24	2.95	58	0.24	2.66	59	0.29	5.62	56	0.53	0.14	82
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		69.90			23.83	84.44	13	12.24	81.10	5	9.33	57.84	6	35.70	87.25
Dividends declared / Net income	8.39	27.22	15	33.33	49.77	36	21.23	42.29	22	15.10	33.08	17	9.83	24.10	28
Net income – dividends / Average equity.....	14.39	9.25	82	2.66	3.19	41	4.92	4.14	59	7.57	6.46	65	15.90	8.12	94
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	415.32	130.19	91	825.16	132.17	98	1,032.81	178.13	96	166.05	131.90	69
Dividends from nonbank subsidiaries	26.35	6.19	88	41.92	3.74	94	31.51	3.41	91	35.75	7.53	90	11.88	2.83	84
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	26.35	213.42	8	457.24	167.02	92	856.67	174.85	98	1,068.56	260.40	95	177.93	144.51	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	132.82	61.85	88	170.07	60.28	98	163.63	66.55	97	18.99	33.37	35
Interest income from bank subsidiaries.....	0.14	0.11	81	0.43	0.48	71	0.30	0.36	70	3.94	0.54	92	1.37	0.11	95
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0.13	1.55	73	0.22	0.32	88
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0.14	48.70	9	133.25	71.13	83	170.37	62.88	97	167.70	69.36	97	20.58	35.67	33
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	94.44	66.90	60	167.59	52.29	87	124.28	56.39	83	129.02	82.95	80	29.49	80.47	28
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	94.44	94.31	58	167.59	70.62	82	124.28	79.84	76	129.02	150.41	65	29.49	96.62	25
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	90.56	68	49	96.16	69.76	57	94.31	67.32	56	74.25	72.95	26
Interest income from bank subsidiaries.....	6.93	0.27	95	0.30	1.03	67	0.17	0.63	64	2.27	0.80	82	5.37	0.55	91
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0.08	1.81	73	0.84	0.59	89
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	6.93	82.68	11	90.86	80.80	36	96.33	82.20	42	96.66	78.80	42	80.47	89.39	21
Dividends from nonbank subsidiaries	109.28	3.56	99	9.14	2.36	84	3.67	1.95	80	3.26	2.65	77	5.31	2.65	80
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	109.28	5.69	99	9.14	5.80	77	3.67	4.70	73	3.26	7.29	69	5.31	3.33	78
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	45.31	28.03	72	67.85	27.05	81	27.17	27.08	59	67.96	28.33	79	68.11	81.26	64